

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION

FILED
U.S. DISTRICT COURT
INDIANAPOLIS DIVISION

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SOUTHERN DISTRICT
OF INDIANA
LAURA A. BRIGGS
CLERK

MATTHEW J. WALSH, Plaintiff, v. IMC CREDIT SERVICES, LLC, Defendant.	CASE NO. 1 : 11 -cv- 0739 SEB -DML
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COMPLAINT

I. INTRODUCTION

1. This is an action for statutory and actual damages, punitive damages, costs of the action and a reasonable attorney's fee brought by Plaintiff Matthew J. Walsh for violation of the Fair Debt Collection Practices Act (hereinafter "FDCPA"), 15 U.S.C. § 1692 et seq., by Defendant.

II. JURISDICTION

2. Jurisdiction of this court arises under 15 U.S.C. § 1692k(d), 28 U.S.C. § 1331 and 1337.

III. PLAINTIFF

3. Plaintiff Matthew J. Walsh is a natural person residing in Chicago, Illinois.

IV. DEFENDANT

4. Defendant IMC Credit Services, LLC (hereinafter "IMC") is a foreign limited liability company engaged in the business of collecting debts in this state with its principal place of business located at 6955 Hillsdale Court, Indianapolis, IN 46250.
5. One of the principal purposes of Defendant IMC is the collection of debts using the mail and telephone, and Defendant IMC regularly attempts to collect debts alleged to be due another.

6. Defendant IMC is a "debt collector" as defined by the FDCPA, 15 U.S.C. § 1692a(6).

V. STATEMENT OF FACTS

7. In May, 2011, and at other times as well, Defendant IMC reported to one or more credit reporting agencies that Plaintiff owed \$131 on a debt allegedly owed to Clarian Arnett LLC under partial account number 2999432.
8. Clarian Arnett account number 2999432 was a medical debt incurred by Plaintiff primarily for personal, family or household purposes.
9. Plaintiff paid off the \$131 to Clarian Arnett in February 2010 and does not owe any money on account number 299432.

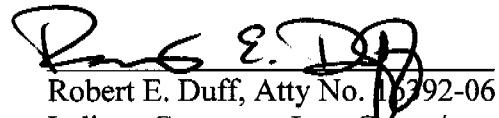
VI. CLAIMS FOR RELIEF

A. Fair Debt Collection Practices Act – Defendant IMC

10. Plaintiff repeats, re-alleges and incorporates by reference paragraphs one through nine above.
11. Defendant IMC violated the Fair Debt Collection Practices Act. These violations include, but are not limited to:
 - (a) Attempting to collect a debt from Plaintiff that Plaintiff does not owe in violation of 15 U.S.C. 1692e and 1692f.
12. As a result of these violations of the Fair Debt Collection Practices Act, Defendant IMC is liable to Plaintiff for his actual damages, statutory damages, punitive damages, costs, attorney fees and all other appropriate relief.

WHEREFORE, Plaintiff respectfully requests that the Court enter judgment in his favor and against Defendant in an amount that will compensate him for his actual damages, statutory damages, punitive damages, costs, attorney fees and all other appropriate relief.

Respectfully submitted,


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